

Information to identify the case:

Debtor 1	<u>Frank M Flager</u>	Social Security number or ITIN	xxx-xx-3464
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Laura M Flager</u>	Social Security number or ITIN	xxx-xx-5593
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-33124-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank M Flager
aka Mickey Flagger

Laura M Flager

1/6/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frank M Flager
Laura M Flager
Debtors

Case No. 17-33124-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jan 06, 2023

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Frank M Flager, Laura M Flager, 230 Hillside Avenue, Paramus, NJ 07652-4608
517178772	+ Mb Fin Svcs, 36455 Corporate Dr, Farmington Hills, MI 48331-3552
517178774	+ Rose Flager, 230 Hillside Ave., Paramus, NJ 07652-4608

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 06 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 06 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Jan 07 2023 01:34:00	Ais Portfolio Services, LP Attn: Capital One Auto, PO BOX 165028, Irving, TX 75016-5028
cr	EDI: MERCEDES	Jan 07 2023 01:34:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
cr	+ EDI: RMSC.COM	Jan 07 2023 01:34:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517178765	+ EDI: CITICORP.COM	Jan 07 2023 01:34:00	Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
517392683	+ EDI: BANKAMER2.COM	Jan 07 2023 01:34:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517178766	+ EDI: BANKAMER.COM	Jan 07 2023 01:34:00	Bankamerica, Po Box 982238, El Paso, TX 79998-2238
517178767	+ EDI: BANKAMER.COM	Jan 07 2023 01:34:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
517178768	EDI: CAPITALONE.COM	Jan 07 2023 01:34:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517178769	+ EDI: CAPONEAUTO.COM	Jan 07 2023 01:34:00	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
517189523	+ EDI: AISACG.COM	Jan 07 2023 01:34:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517187254	+ EDI: AISACG.COM	Jan 07 2023 01:34:00	Capital One Auto Finance, c/o AIS Portfolio Servc, P.O. Box 4360, Houston, TX 77210-4360
517307934	EDI: Q3G.COM	Jan 07 2023 01:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA

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517178770	+ EDI: CITICORP.COM	Jan 07 2023 01:34:00	98083-0657 Exxmbcliti, Po Box 6497, Sioux Falls, SD 57117-6497
517178771	+ EDI: PHINAMERI.COM	Jan 07 2023 01:34:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
517344894	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 06 2023 20:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517323754	EDI: PRA.COM	Jan 07 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Sears MasterCard, POB 41067, Norfolk VA 23541
517379413	EDI: Q3G.COM	Jan 07 2023 01:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517178773	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 06 2023 20:39:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
517276275	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 06 2023 20:39:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517178775	+ EDI: CITICORP.COM	Jan 07 2023 01:34:00	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
517178776	+ EDI: RMSC.COM	Jan 07 2023 01:34:00	Syncb/banarepdc, Po Box 965005, Orlando, FL 32896-5005
517178777	+ EDI: RMSC.COM	Jan 07 2023 01:34:00	Syncb/gapdc, Po Box 965005, Orlando, FL 32896-5005
517389778	+ EDI: RMSC.COM	Jan 07 2023 01:34:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517181254	+ EDI: RMSC.COM	Jan 07 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517178779	EDI: TDBANKNORTH.COM	Jan 07 2023 01:34:00	Td Bank N.a., 70 Gray Rd, Portland, ME 04105
517276490	+ EDI: AIS.COM	Jan 07 2023 01:34:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517178778		Syncb/pc Richard

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-2

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Date: Jan 08, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2023 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Frank M Flager dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
David L. Stevens	on behalf of Joint Debtor Laura M Flager dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC Formerly Known (FKA) as Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Daimler Trust ecfmil@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paul Evangelista	on behalf of Debtor Frank M Flager pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;jromero@scura.com;rshah@scura.com;vmajano@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;15905@
Paul Evangelista	on behalf of Joint Debtor Laura M Flager pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;jromero@scura.com;rshah@scura.com;vmajano@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;15905@
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9